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Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/825,440
Date Submitted: March 2, 2007		Filing Date	04/14/2004
(use as many sheets as necessary)		First Named Inventor	Bruce BENT et al.
		Art Unit	3624
		Examiner Name	Unassigned
Sheet 1 of 1		Attorney Docket Number	049212-0102

## U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code*Number*Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>

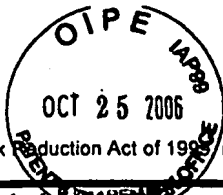
## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
mb	E1	Mutual Funds Magazine, Bargain Basement Funds, October 1997, 2 Sheets.	
	E2	Mutual Funds Magazine, Bargain Basement Funds, October 1997, 1 Sheet.	
	E3	Mutual Funds Magazine, Bargain Basement Funds, October 1997, 1 Sheet.	
	E4	Money Fund Report, IBC Financial Data, Inc., November 6, 1998, 1 Sheet.	
	E5	LIBERMAN et al., Market Watch, "How Important are Banks?" FDIC Insurance on Deposits Just One Continuing Advantage, October 17, 2006, 3 Sheets.	
	E6	Declaration of Mr. Bruce Bent II, Vice Chairman and Registrant of Applicant. (3 Sheets) and Exhibits A, B, C and D (6 Sheets).	

Examiner Signature		Date Considered	5/10/07
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PTO/SB/08 (09-06)

Approved for use through 03/31/2007. OMB 0651-0031

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Substitute for form PTO/SB/08 <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: October 25, 2006 (use as many sheets as necessary)		<b>Complete if Known</b>	
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[Signature]	C1	5,878,405	03-02-1999	GRANT et al.	
	C2	5,893,078	04-06-1999	PAULSON	
	C3	5,905,974	05-18-1999	FRASER	
	C4	5,940,809	08-17-1999	MUSMANNO	
	C5	5,941,996	08-24-1999	SMITH	
	C6	5,950,175	09-07-1999	AUSTIN	
	C7	5,978,779	11-02-1999	STEIN	
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[Signature]	C21	ANDERSON et al. "Retail Sweep Programs and Bank Reserves," Federal Reserve Bank of St. Louis Review, Bell & Howell Information and Learning Company, Vol. 83, Issue 1, 24 Sheets, January 1, 2001.	
	C22	BLACKWELL, ABA to Approve System for Sharing Deposit Coverage, American Banker (February 11, 2003).	

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<i>mb</i>	C23	BLACKWELL, "New Pitch: Deposit Insurance Sharing", American Banker Online, pp. 1-4, January 21, 2003.	
	C24	Certificate of Deposit Registry Service: Keeping deposits in the corn patch; Banknews, March 2003.	
	C25	Declaration of Mr. Bruce Bent II, Vice Chairman and Registrant of Applicant on the date of first commercial use of the service providing interest and FDIC insurance for checking accounts by means of a system using money market deposit accounts (MMDA's) of October 23, 1997	
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	C34	LAVINE, "Check Out High-Yield Checking Accounts," Broward Daily Business Review, Vol. 39, No. 102, 2 Sheets, April 27, 1998.	
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Jed	C37	POTTER, "As Sweep Accounts Continue to Grow, So do Community Bank Options," America's Community Banker, Vol. 9, Issue 8, Bell & Howell Information and Learning Company, 3 Sheets, August 1, 2000.		
	C38	SHARE, "New Service Skirts FDIC's \$100K Limit," Dialog Web Command Mode, 2 Sheets, June 13, 2003, <a href="http://www.dialogweb.com/cgi/dwclient">http://www.dialogweb.com/cgi/dwclient</a> .		
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✓	C50	The Reserve, "What Sets Us Apart," 2 Sheets, October 4, 2006, <a href="http://www.ther.com/bank/bank_wsua.shtml">http://www.ther.com/bank/bank_wsua.shtml</a> .		


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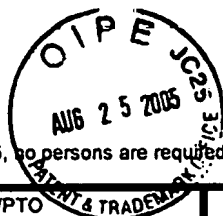
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	C54	Reserve Insured Deposits, United States Patent and Trademark Office, Reg. No. 2,694,910, Registered March 11, 2003, 1 Sheet.	

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FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: September 29, 2006 (use as many sheets as necessary)			Application Number	10/825,440	
			Filing Date	04/14/2004	
			First Named Inventor	Bruce BENT et al.	
			Group Art Unit	3624	
			Examiner Name	Unassigned	
Sheet	1	of	1	Attorney Docket Number	049212-0102

U.S. PATENT DOCUMENTS						
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		Number	Kind Code <sup>2</sup> (if known)			

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		Serial Number	Kind Code <sup>2</sup> (if known)			

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				

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<i>JB</i>	B1	BENT, "Bruce Bent Makes Money Market Funds Act Like Bank Accounts," Equity BBDP, October 5, 1998, 3 Sheets.	

Examiner Signature	<i>[Signature]</i>	Date Considered	5/10/07
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